Going For Growth

The Small Business Plan

New Products – New Markets – New Jobs

Province of British Columbia
Ministry of Industry and Small Business Development
The Honourable Don Phillips, Minister

A MESSAGE FROM THE PREMIER

Small business, with its adaptability and driving entrepreneurial spirit, is the most dynamic force in our economy. In British Columbia, one out of every two workers makes a living in small business.

Clearly, small business is absolutely vital to our economic health. Our policy is to encourage and help the independent entrepreneur as much as we can.

We introduced, last fall, the $200 million *Low Interest Funding Today* program, and this year we're planning other initiatives for small business.

We hope our small business development strategy will prove to be as dynamic as small business itself. Most certainly, it represents jobs and prosperity for British Columbians and a step ahead toward economic recovery.

Bill Bennett

W. R. BENNETT
Premier

A MESSAGE FROM BRITISH COLUMBIA'S SMALL BUSINESS MINISTER

I am delighted to present, in this booklet, my Ministry's program for small business development. It brings together new initiatives with policies and programs we have been developing over many years and shows how they relate with each other to form a comprehensive strategy for small business development in British Columbia.

Our programs have always been adaptive and flexible — to meet the changing economic conditions in our province. Now, as we battle out of the worst recession in decades, my Ministry is helping with the biggest and most comprehensive program of small business development financing that we've ever implemented. This $200 million LIFT — for Low Interest Funding Today — is being backed up by other new and important initiatives to help our small businesses prepare for and precipitate economic recovery.

In addition, my responsibilities for industrial development in the province have given me the opportunity to help bring about major economic developments, such as North East Coal, which have resulted in millions of dollars in sales for British Columbia's small businesses.

We're taking the initiative to support small business because what small business initiative does for British Columbia is immeasurable.

DON PHILLIPS
Minister

British Columbia's Small Business Development Strategy

At the Ministry of Industry and Small Business Development, the private entrepreneur is Number One.

Why? Because in British Columbia, small business is big. Very big.

In fact, it employs half the labour force in the province and produces 32% of the Gross Provincial Product. In 1978, B.C.'s 102,000 small businesses racked up a whopping $14.3 billion in goods and services sold!

OUR STRATEGY FOR GROWTH

Because small business is so important in British Columbia, we're here too. We're the Ministry of Industry and Small Business Development. And our job is to assist both existing and potential B.C. entrepreneurs to improve their business skills, open up new markets at home and abroad, and contribute to the overall strength and stability of the provincial economy.

We're organized to provide small business owners and managers in all areas of the province with equal access to the government programs and services designed to improve the opportunities for individual enterprise in B.C.

The Ministry's strategy for small business development is directed at the three keys to business success: money, marketing, and management. Programs in these three categories are backed up by a fourth major activity: the Business Information Network. This vital communication system, with over 260 contact points around the province, provides information about government programs and policies for small business and helps the small entrepreneur directly with valuable self-counsel and educational publications.

LOW INTEREST FUNDING

In the vital area of money, the government has introduced the $200 million Low Interest Funding Today (LIFT) program. It provides low interest and forgivable loans to the crucial manufacturing, processing, and high technology sectors. This program encourages B.C. entrepreneurs to develop new facilities to make products which are currently imported by British Columbia, or which can be exported. The result is new jobs and new industries for British Columbia. And, these new products and employees create, by their very existence, new opportunities for the service sector. In fact, every new manufacturing job spins off opportunities for approximately two more new service sector jobs.

AFFORDABLE INDUSTRIAL LAND

The cost of land and buildings is a major factor in the financing of any industrial venture. To help out in this area, the Ministry, and the B.C. Development Corporation, work to ensure there is an adequate supply of reasonably-priced, serviced industrial land throughout the province. Often using low-cost loans from a federal-provincial funding pool, we help regions and communities develop industrial parks, and in some cases, industrial buildings. Small businesses are the primary beneficiaries of this program.

TAX RELIEF

The government's taxation policy helps improve the business climate and this also assists the money side of small business. For example, small businesses whose paid-up taxable capital is less than $1 million pay no capital tax in British Columbia.

FINDING NEW MARKETS

Money is also available through many programs aimed at marketing and management.

Marketing programs work in two ways; firstly by helping the entrepreneur to find and develop new markets, both at home and abroad, and secondly, by counselling business managers in better sales and marketing techniques.

The first area incorporates work performed by two other branches of the ministry: the Industry Branch, which deals primarily with manufacturers and processors, and the Trade and Capital Projects Branch, which promotes export opportunities and conducts trade missions on behalf of B.C. businesses.

In addition, 30 regional economic development commissioners, and the

commissions they report to, work to promote and coordinate economic development throughout the province. They identify commercial, industrial, tourist, and service sector opportunities, and act to encourage the achievement of related developments. Commissioners serve as contacts for all types of development inquiries, and provide liaison with all levels of government. They are a two way communication channel, and a catalyst to bring appropriate development to British Columbia.

OPPORTUNITIES FOR GROWTH

As well as providing financial and marketing assistance directly to small business, the government, through the implementation of its economic and industrial policies, is working to encourage the establishment and growth of new industries in British Columbia. Large projects, such as North East Coal development, and industries, like the Toyota auto parts plant in Delta, create thousands of opportunities for small businesses to grow and prosper in related manufacturing and service sector roles.

To help B.C. business take advantage of this type of development, the Ministry established the Office of Procurement and Industrial Benefits. This office provides an information exchange between suppliers and purchasers to help both get the maximum benefits from British Columbia's major capital investment projects.

MANAGEMENT DEVELOPMENT

Counselling programs are administered by the Small Business Services Branch under the third general category: Management. These include individual counselling services, as well as workshops and seminars sponsored, in whole or in part, by the Branch. There are publications which cover everything from licensing requirements to taxation policy. Specifically designed for the small entrepreneur, our periodical, TALKING BUSINESS, offers topical information and advice on current economic trends and business challenges.

MANAGEMENT INFORMATION

Providing statistical support and research for the management information programs is the Economics and Statistics Division. It is constantly monitoring a wide range of socio-economic factors and analyzing their impact on the business climate in B.C. The Division's work is essential to accurate forecasting and to the development of effective government responses to changing economic conditions. That's good strategy for now, and for the future.

SPECIAL PROGRAMS

Many other Ministries of the B.C. government have special programs for small business in the areas for which they are responsible. Our counsellors and the Business Information Centres are familiar with what is available in areas such as agriculture, forestry and tourism. A listing of these programs appears on page12 of this booklet.

Small business is big in British Columbia. And our job is to make it even bigger. If you're in business now, or thinking about starting one, get in touch. Remember. Small Business is our middle name!

LIFT: Low Interest Funding Today

To reinforce the vital role played by small and medium-sized businesses in driving economic recovery and growth, a new, $200 million pool of low interest funds has been created by the provincial government to augment existing financial aid programs. Most of the $200 million will be raised through the sale of B.C. Development Bonds.

On September 21, 1982, it was announced that the LIFT fund, (Low Interest Funding Today), would be directed into new and existing small businesses in critical economic sectors throughout British Columbia — where it can have the greatest job creation and job preservation effect.

Businesses applying for assistance under LIFT should be able to demonstrate strong management, growth potential, job creation or preservation, financial need and the continuing viability of the enterprise.

The funds are being issued under three programs: two administered by the British Columbia Development Corporation, and one implemented by the Ministry of Industry and Small Business Development.

The target economic sectors for these initiatives are: manufacturing and processing, high technology and repair and maintenance services directly related to those industries.

Priority will be given to British Columbia owned and operated firms which have at least 75% of their assets and employees in the province. All areas of the province are eligible.

Results Today

In its first three months, the LIFT program received over 7,500 enquiries. The 376 applications approved or in process during this period totalled $66.3 million. These funds will help create or preserve over 4,100 jobs!

SMALL MANUFACTURERS' DEVELOPMENT ASSISTANCE — $10 MILLION

This program provides interest-free, forgivable loans to encourage and assist the modernization, expansion and establishment of small manufacturing and processing and high technology enterprises throughout British Columbia.

Eligibility:

To be eligible for this program: the proposed project must involve manufacturing, processing or high technology, or a maintenance or repair facility directly relating to the manufacturing, processing or high technology sectors; must be commercially viable; and must provide socio-economic benefits to the province. In the case of an existing business, average sales for the two most recent years of operation should be less than $500,000 per year. The maximum for eligible capital costs is $100,000.

Financing:

Approved manufacturing, processing, or high technology facilities receive 50% of eligible capital cost or $30,000, whichever is less. All other eligible projects receive 30% of eligible capital cost or $18,000, whichever is less.

Fifty percent of the loan is forgivable one year after operation has started and the balance one year after that provided that the mutually agreed-upon terms and conditions under which the loan was granted have been met.

LOW INTEREST LOAN ASSISTANCE (LILA) — $20 MILLION

Administered by the B.C. Development Corporation, this program provides low interest loans to businesses in the manufacturing and processing sector in British Columbia to purchase fixed assets that help set up, expand, or upgrade their operations.

Eligibility:

To be eligible for a LILA loan, a business must be primarily engaged in manufacturing, processing, or a service directly related to manufacturing or processing. The business must be economically viable but *need* low cost funds to buy fixed assets like land, buildings or equipment for set up or expansion.

Financing:

The size of LILA loans runs from a minimum of $18,000 to a maximum of $200,000. Their size is also limited to a maximum of one-third (⅓) of the capital cost of fixed assets being purchased under the LILA program. Maximum project size is $900,000.

The maximum term of a LILA loan is normally three (3) years, but some loans may be amortized over a longer period.

LILA interest rates are set twice a year at a rate equal to one-half (½) of the B.C. Development Corporation's prime lending rate (maximum annual interest rate subsidy is limited to 10%).

No principal payments are required for the first six months, and no interest is charged during this period.

LILA loans may be prepaid at any time without notice, bonus, or penalty.

THE BRITISH COLUMBIA SMALL BUSINESS DEVELOPMENT FUND — $170 MILLION

The Small Business Development Fund is a special low interest loan program designed to encourage small and medium sized businesses in British Columbia to modernize and expand under depressed economic conditions. Like LILA, this fund is administered by the B.C. Development Corporation.

Eligibility:

To qualify for a loan under this program, a business must be primarily engaged in manufacturing, processing, or high technology and it must be commercially viable, with strong and effective management. Preference is given to businesses that are B.C. owned and operated — with at least 75% of their assets and employees in British Columbia. It must also show a need for this type of financing to help preserve or create employment in British Columbia.

Small Business Development Fund loans may be used to purchase land, buildings or equipment to set up, expand or upgrade business operations. Under certain circumstances, these loans may also be used to replenish working capital depleted by adverse economic conditions.

Financing:

The maximum size of Small Business Development Fund loans is $1 million (average loans are in the range of $100,000 to $200,000).

The term of these loans is three (3) years, with principal payments tailored to the needs of the borrowing company. The interest rate is lower than most conventional lending rates.

MONEY PUBLICATIONS

- ☐ **Small Manufacturers Development Assistance Guidelines**
- ☐ **Low Interest Loan Assistance Guidelines**
- ☐ **The British Columbia Small Business Development Fund**

These three leaflets contain the details of the three components of "LIFT". They are essential for prospective applicants.

Product and Market Development

No matter how good that mousetrap is, the world has to be told about it before they'll beat a path to your door.

It's called "marketing", and to be effective today, it has to be well planned and well executed.

But before marketing can begin in earnest, products must be planned and developed which will meet the requirements of purchasers and the abilities of the manufacturers. At the Ministry, we have two complementary programs to help independent manufacturers and processors in product planning and product development.

To help promote sales of both existing and new products we have four export development programs covering trade shows, trade missions, market development, and incoming buyers.

Getting the most from the domestic market is the objective of our Office of Procurement and Industrial Benefits. This recent addition to our services aims to assist British Columbia businessmen to meet the needs of B.C. and Canadian developers, particularly those of major resource projects.

Through its various trade development programs, the Ministry of Industry and Small Business Development is constantly putting new customers — domestic and foreign — in touch with the producers of B.C. goods and services. Our staff of specialists on the world's major markets help businesses locate new markets and launch their products in them. Last year, their efforts produced more than $80 million in direct sales.

Market, feasibility and production studies: THE TECHNICAL ASSISTANCE PROGRAM

Our Technical Assistance Program aims to assist British Columbia companies engaged in manufacturing or processing activities in preparing for expansion or diversification. New businesses are also eligible for help. The program provides financial support to hire outside professionals to assist in developing corporate plans and operations.

Companies can use this program in any of four ways. Where an individual company must hire outside professionals, the Ministry will pay 50% of the costs incurred, to a maximum contribution of $5,000. Where an industry association or similar body initiates activities that will be of benefit to a significant proportion of its membership, the Ministry can pay up to 50% of approved costs. Assistance can be given under this program to cover some of the out-of-pocket costs involved in attending technical committee meetings outside British Columbia. Assistance available is 50% of travel costs to a maximum of $1,000. Frequently, the Ministry will fully sponsor a particular study or other activity that could be of broad value to the business community or a particular geographic region.

Developing new products: PRODUCT DEVELOPMENT MANAGEMENT PROGRAM

The Product Development Management Program (PDMP) is jointly funded by Design Canada of the federal Department of Industry, Trade and Commerce and the provincial Ministry of Industry and Small Business Development. It is operated in British Columbia by B.C. Research.

The purpose of PDMP is to assist small and medium sized Canadian manufacturing companies to carry out a preliminary assessment of their product development opportunities and problems, and to assist them to implement a development program.

All PDMP projects begin with a "preliminary audit assessment" of the company's product development potential carried out by B.C. Research with the active involvement of company personnel.

The assessment may recommend further assistance from PDMP, the Enterprise Development Program or elsewhere. If further PDMP assistance is recommended, the company may then apply for assistance in carrying out the product development project. This includes product design and market research provided by B.C. Research consultants and/or subcontractors, and pre-production activities which may be carried out by the manufacturer.

Costs to the manufacturer for

both the preliminary assessment and the development project can be as low as 10% of the total project cost, increasing incrementally to 25%, depending on project size. Maximum eligible costs are $25,000 per project.

Finding small business opportunities in major projects: THE OFFICE OF PROCUREMENT AND INDUSTRIAL BENEFITS

The Office of Procurement and Industrial Benefits was established by the Ministry in October 1981 to implement the province's then new "procurement policy for major project developments". In essence, the office acts to encourage the maximum use of B.C. and Canadian goods and services in major industrial developments. This, in turn, ensures that the greatest possible benefits in jobs, incomes and economic activity accrue to British Columbia and Canada.

B.C. industry benefits from the office not only by obtaining information on needs of B.C. development, but also by receiving procurement information on other major projects outside the province. Opportunities in Canada help to strengthen and diversify the manufacturing sector and thus to increase its competitiveness in world markets.

Selling B.C. products elsewhere: EXPORT DEVELOPMENT PROGRAMS

Three of our programs help the product and the producer to get to the potential market. *The Trade Show Assistance Program*, for example, provides cost sharing up to 50% (maximum support $2,500) for expenses associated with approved trade shows and exhibits aimed at markets outside B.C. The same principle applies to the *Trade Mission Program* under which all transportation expenses for approved B.C. trade delegations and missions can be shared. Last year, 72 B.C. firms took advantage of these programs and generated an estimated $37.9 million in new export sales.

Companies that wish to send a single representative to investigate new markets can obtain up to $2,000 in economy airfare expenses under the *Market Development Program*. More than 100 B.C. firms generated $2.6 million in direct sales from this program last year.

A fourth program aims to bring potential buyers to British Columbia for the purpose of studying our facilities, and meeting key personnel. Like the others, the *Incoming Buyers Program* can provide up to $2,000 in economy airfare expenses if prior approval has been obtained.

MARKETING PUBLICATIONS

☐ **B.C.Export/Import Opportunities**
Bi-monthly listing of foreign enquiries, including import, export and licensing opportunities.

☐ **Directory of Public Buying Agencies in British Columbia**
A guide for businessmen and manufacturers wishing to sell goods and services to provincial, municipal governments or other public agencies, corporations and institutions. Lists key contacts in each.

☐ **Establishing an Export Market**
A complete guide for the exporter, including information on market identification, cultural differences, pricing, payments, marketing, delivery and assistance programs.

☐ **Export Assistance Program Guidelines**

☐ **Major Project Inventory**
Outlines current and planned major project developments in British Columbia. To be used in conjunction with the Policy on Procurement and Industrial Benefits, a policy which encourages B.C. businesses wishing to supply equipment and services to major projects developers.

Management Development

Every survey shows it — the biggest cause of business failure is poor management practise. A 1979 study of 2,863 bankruptcies, concluded that 96% were directly attributable to poor decision-making on the part of the principals.

Among small enterprises, the retail and service sectors are especially vulnerable. Studies done here show that 90% of all new ventures in these two fields will fail before their third anniversary. The causes most often cited are insufficient capitalization, poor financial administration and market miscalculation. In all of these, management is the crucial difference between success and failure.

What is good management? "Competent management signifies the knowledge, experience and talent that go into planning, forecasting and leading a business," says the author of the *Canadian Small Business Guide*.

This is particularly vital under today's complex and hazardous business conditions. Interest rates, inflation, tax changes and variable market trends combine to make business success a more challenging goal than ever. A small business today needs all the help it can get to stay alive.

Through our Small Business Services Branch, owners and managers of small enterprises can get plenty of helpful advice and counselling on a variety of business concerns. Last year, more than 17,000 requests for information were handled by our small business counsellors in the Vancouver and Victoria Small Business Centres alone. Each counsellor also makes regular trips to an assigned part of the province to provide local counselling services. In addition, the 72 Business Information Centres sponsored by the Ministry and operated by local Chambers of Commerce offer similar opportunities to small business people throughout the province.

The Branch also conducts regular speaking tours and seminars on current business topics. During 1982 for example, a seminar entitled, "Management in Difficult Times" was held in 22 hard-pressed B.C. communities. The response was so favourable that similar sessions are being scheduled for many other locations.

In conjunction with community colleges throughout B.C., the Branch offers a seminar series called "Running your Own Show". This program encapsulates the essentials of sound business management and is used as the basis for a full workshop on planning and organizing a business.

Getting professional help: THE MANAGEMENT ASSISTANCE PROGRAM

This program helps small business firms to undertake study projects which improve their stability and viability or their potential for significant expansion.

The program provides financial support for hiring outside consultants to assist in studies of a specific management or planning aspect of a firm's operations. No assistance is given to cover the salaries of regular employees of a business.

The Ministry will reimburse the company for 50% of the costs incurred, to a maximum contribution of $5,000. Proposed and existing businesses as well as business associations or groups can qualify. Assistance under this program is available only if the project is not eligible for any other government assistance program.

Providing management development opportunities: THE ASSISTANCE TO ASSOCIATIONS PROGRAM

The program assists business, trade and industry associations in providing management development and learning opportunities to their members.

Applications are accepted from established or proposed business, trade or industry associations. The program provides grants of up to $2,500 per association per year. It is normally expected that an association will provide 50% of the costs involved.

Getting started and getting better: SELF-COUNSELLING PUBLICATIONS

Independent Business Handbook

A guide to the key factors for

success in starting, buying or expanding an independent business.

Operating an Independent Retail Business

Basic operating guidelines for the independent retailer.

Operating an Independent Service Business

Basic operating guidelines for the independent service business.

Operating an Independent Manufacturing Business

Basic operating guidelines for the independent manufacturer.

Preparing a Cash Flow

Worksheets and guidelines for preparing your own cash flow forecast.

Preparing a Business Plan

Guidelines for business planning, attracting investors and applying for bank loans.

MANAGEMENT INFORMATION PUBLICATIONS

☐ **Assistance to Associations Program Guidelines**

☐ **B.C. Economic Activity: Review and Outlook**

A detailed year-end economic review with forecasts for the coming year.

☐ **Licensing and Regulations for B.C. Business**

A guide to regulations applicable to establishing a business in British Columbia.

☐ **Management Assistance Program Guidelines**

☐ **Talking Business**

Published six times a year, this periodical provides timely advice on effective management and production methods and reports on noteworthy British Columbia small business successes.

Other B.C. Government Small Business Programs

MINISTRY OF AGRICULTURE AND FOOD:

Agricultural Credit Act:

Supplements and complements existing credit facilities to farm operators who have previously been unable to obtain credit.

Agricultural Land Development Program:

Assists farmers with primary and secondary land development.

Farm Products Assistance:

Encourages and assists in the continued development and expansion of secondary agricultural facilities and services in British Columbia.

MINISTRY OF ENERGY, MINES AND PETROLEUM RESOURCES

Prospector Training Courses:

Provides training for individuals interested in prospecting.

1) Basic geology and prospector training.

2) Advanced applied prospector training.

Prospector Assistance Grants:

Aids individuals in exploration.

Technical Assistance:

Provides technical assistance to individual prospectors, including rock and mineral identification, mineral deposit examination and brief reports where necessary.

MINISTRY OF FORESTS:

Small Business Enterprise Program:

The Ministry of Forests is committed to a long-term goal of setting aside 25% of the province's annual timber harvest for small business. Currently the apportionment ranges from 10 to 23% depending on the supply area.

MINISTRY OF TOURISM:

Hospitality Program:

Provides employee training to help improve the level of service given to travellers in British Columbia — thus encouraging repeat visits and increased business volume.

Hospitality Management Program:

A new training course for middle management, supervisors and key employees which teaches immediately useful, job-relevant, hospitality management skills.

Ski Management Course:

An intensive, multi-media course in human relations for managers, supervisors and public contact people.

MINISTRY OF UNIVERSITIES, SCIENCE AND COMMUNICATIONS — Science Council of B.C.

Science Council Research Grants:

Encourages scientific research in British Columbia universities and industries which will lead to economic benefits for the province of B.C.

Information on the above programs is available from our small business counsellors, from Business Information Centres, and directly from the agencies involved.

The Business Information Network

In order to provide direct, easy access to business information — without the cost of a series of regional Ministry offices — the government has worked for the last several years to build a comprehensive Business Information Network throughout the Province.

Cooperation is the key to the network. The backbone of the system consists of 72 Business Information Centres, which are operated by local Chambers of Commerce, with assistance from the Ministry. Also playing a vital role are B.C.'s 30 economic development commissioners, most of whom are employed by Regional Districts, with senior government assistance. In addition, 110 public libraries, 22 Government Agents and 24 Village Clerks cooperate by acting as contact points for information referrals. The headquarters of the network is the Ministry's Small Business Centre in Vancouver.

Each business information centre carries a wide selection of the Ministry's educational and informational publications, including the self-counsel volumes for new businessmen. Each is manned by a Ministry-trained business information officer who is familiar with the details of programs and policies affecting small business.

Economic development commissioners also play a vital role in the network. Providing small business information is only one of their functions. They provide an extremely useful interchange with other areas of economic development activity at the local, regional, provincial and national levels.

For further information on any of the programs described in this book, contact any of the business information network outlets listed below.

SMALL BUSINESS CENTRES

Ministry of Industry and
Small Business Development
Suite 315 Robson Square
800 Hornby Street
Vancouver, B.C.
V6Z 2C5
Telephone: 689-4411

Ministry of Industry and
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REGIONAL ECONOMIC DEVELOPMENT COMMISSIONERS

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Post Office Box 820
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Ste. 104, Hartwig Court
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301 - 172 North 2nd Avenue
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Mr. Wilf Nordick
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